

CONSIDERATIONS

ON THE

S T A T E

OF THE

SUGAR ISLANDS,

AND ON THE

POLICY OF ENABLING FOREIGNERS

TO

LEND MONEY ON REAL SECURITIES

IN THOSE COLONIES.

IN A

LETTER ADDRESSED

TO THE

RIGHT HON. LORD NORTH;

BY A

WEST-INDIA PLANTER.

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WOMAN'S CLUB

AND MONEY OF THE

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## CONSIDERATIONS

ON THE

STATE OF THE SUGAR ISLANDS, &amp;c.

MY LORD,

**I** BEG leave to lay before your lordship some considerations on the state of the sugar islands, and on the policy of an act, which has been moved for in the House of Commons, to enable foreigners to lend money on real securities in those colonies; which, I flatter myself, will not be disagreeable to your lordship, at a time when such a law is ardently wished for by some, and strongly opposed by others.

Barbadoes, and several of the windward Caribbee islands in America, were, early in the reign of king Charles I, granted to the earl of Carlisle, who sent out a governor, and endeavoured to settle them, by granting the lands, under terms of cultivation, to such as would

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hazard



hazard their lives and fortunes in a climate then extremely unfavourable to European constitutions. The first grant, of any consequence, was to a company of merchant-adventurers, for ten thousand acres in Barbadoes, containing the spot on which the present town of St. Michael, or Bridge Town, is built, and the greatest part of the parish of St. Michael. The conditions of their grant were, to assist the governors in maintaining peace and good order in the island, and to pay to the earl of Carlisle, and his heirs for ever, five *per cent.* of all the profits. Soon afterwards, lord Carlisle, and his governors, who were empowered by him, granted many other parcels of land, as well in Barbadoes, as in the other islands, to such as applied for them, some reserving greater, and others less rents than those to which the merchants land was subject. The settlers were, in general, men of enterprizing spirit, but of small fortune. Every step was taken to make those countries, then in a woody and uncultivated state, of real use and profit to this kingdom: but, notwithstanding all the endeavours of the earl of Carlisle, and of those who held under him, the settlements went on but very slowly, and never yielded any profitable returns till the civil wars broke out in England: Then, gentlemen of ample fortune, who either detested the measures, or dreaded the resentment of government, left their native land, and, in swarms, went over to the colonies; where the magic power of their riches soon converted the dreary inhospitable woods into clear and fertile plains. For many years England was distracted with two parties, the



the Royalists and Parliamentarians, who alternately prevailed and persecuted each other. The sultry climes of the torrid zone, with freedom and safety, were then preferred to that of Britain, by considerable numbers of each in their turn. Barbadoes, which was our first and best settled island in America, had the good fortune to receive many men of the most ancient families and large estates in the western counties of England; and, such was the happy effects of her mild and peace-inspiring air, that Cavaliers and Roundheads forgot those odious names, which in their own country, had been bred by hatred, and kept alive by party spirit; and, as persons embarked in the same bottom and engaged in the same pursuit, joined with one accord in cultivating the soil and in adorning their *altera patria*. Such a temper and disposition could not fail of being properly rewarded. The soil, then new and luxuriant, afforded abundance of raw materials for manufacture: and a commercial spirit having succeeded to that unhappy rage which desolated this kingdom, their produce was carried to England, and sold at a very high price; by which means they became extremely rich. Their wealth increased to such a degree, and they were so respectable in themselves, that king Charles II, in one day, created twelve of them baronets, who had then estates there, yielding from two thousand to twelve thousand pounds *per annum*. This happy improvement was not, however, effected without an immense expence to the private adventurers, and the greatest favour and indulgence on the part of government.

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In the year 1661, the crown purchased the right of the earl of Carlisle from the earl of Kinoul his heir at law, and lord Willoughby, of Parham, was sent out governor, with full power and authority, by letters patent under the broad seal of England, to grant and confirm to the inhabitants, all lands, tenements and hereditaments, under his majesty's seal appointed for Barbadoes and the leeward islands. In consequence of which, and of royal instructions in favour of the settlers, they had a full confirmation of all their grants, paying, for ever afterwards to the crown, four and an half *per cent.* of the dead produce of their lands that should be shipped off the island, in lieu of all rents and duties before reserved and payable. Hence the origin of the four and an half *per cent.* duty. This impost, by the law which gave it to the crown, was to be applied, in the first place, in building a prison and sessions-house, and to some other public uses of Barbadoes. All the lands granted afterwards, in that island, were given by the crown in free and common soccage, subject to the four and an half *per cent.* duty only, without any other consideration; and though an exception was made, in the act, of the merchants land, which, therefore, was left on the original footing of the grant from the earl of Carlisle, yet the crown, afterwards, by deeds made between the governors and the tenants of the land, released the same from the conditions and rents reserved, in consideration of four and an half *per cent.* of the dead profits that should be shipped off the island, which, by such deeds, was agreed to be



be paid for ever ; whereby the produce of the whole island, without exception, became liable to the duty.

The settlers in the island of Antigua had their grants confirmed to them for the like duty of four and an half *per cent* ; which, as they paid no money for their lands, was given as an indemnification to government for the expences it had been at in reconquering that island from the French.

Jamaica was conquered from the Spaniards during the usurpation ; and although the greatest part of the cultivable lands there was given by the crown to its subjects, yet, to this moment, that island is unincumbered with the four and an half *per cent*. duty : the inhabitants wisely declined laying it upon themselves, and the ministry have not yet thought proper to impose it by royal authority.

No part of the old islands was sold by the crown, excepting the half of St. Christopher's, which the French originally settled, and which was conquered from them. The lands there, having been cultivated before they were ceded, the purchasers were not put to the trouble and expence of settling new plantations ; but had immediate returns for the money which they paid for their estates. Even in that case, government did not think fit, of its own authority, to impose the four and an half *per cent*. duty.

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The protection and assistance given by government to the sugar colonies did honour to the ministry of those times, and shew, that they not only knew, but likewise, promoted the true interest of the kingdom. Far from oppressing the enterprizing adventurer, or looking with an invidious eye on the success of his labours, they took a particular pleasure in beholding him in a thriving state: and the sovereign also, by conferring honours on those who had contributed so largely, by their fortune and industry, to the increase of commerce and manufactures, raised a spirit of emulation in many others, which warmly led to colonization. The good effects were soon experienced in the amazing increase of shipping and commerce. England, which, at the time of king Charles's grant to the earl of Carlisle, had but two vessels of three hundred tons belonging to her whole trade, soon saw the Atlantick covered with fleets of larger ships, transporting her produce and manufactures to the plantations, and bringing home their raw materials in return. Barbadoes alone, it is computed, brought a clear profit of an hundred thousand pounds to this kingdom in twenty years after that island became the object of royal favour and attention; and the rest of the islands, being equally indulged, soon attained a degree of perfection that enabled them to make grateful returns for the many benefits they had received.

The old sugar islands being thus settled, the proprietors of the lands went on successfully; and at the same time that they continued enriching themselves



themselves, they daily encreased the navigation and commerce of Great Britain. Those islands too, consuming the produce of the northern colonies, which the mother country did not stand in need of, occasioned a speedy increase of population and cultivation on the continent.

This, my lord, is a short but just account of the settlement of the old islands; from which it appears, that the first sugar colonies owe their very being to the troubles of the mother country, which drove many of her best sons to seek a retreat for themselves and their fortunes beyond the tropic. None but the rich, or industrious and enterprizing men, with the use of the wealth of others, could carry on and bring to perfection the settlement of sugar plantations. It is to be observed also, that government, instead of laying burthens on the sugar colonies, as they advanced in population, took off several rents and duties originally reserved, which were found too heavy to be borne: and even, after being at a considerable expence for the support and protection of those islands, reduced all its claims to four and an half *per cent.* of the dead produce that should be exported.

The limits which I have prescribed to myself, will not suffer me to be more particular; but I could easily enumerate to your lordship many more instances of the favour and indulgence of government, from time to time, to those settlements when in an infant state.—Such tenderness and care as an affectionate parent would shew to his young and helpless offspring. The consequences



quences were, they came to maturity and flourished.

I must now beg leave to call your lordship's attention to those colonies which are commonly known under the denomination of the new islands.

Dominico, St. Vincent's and Tobago were for a century past claimed by us, and though the French disputed our right for a long time, yet they quitted all pretensions to those islands by the last treaty of peace: then, and then only, a scheme was formed by government for settling them as sugar colonies. A plan was devised, whereby the lands should be laid out in lots not exceeding three hundred acres each in Dominico, and five hundred acres each in St. Vincent's and Tobago, and then put up to sale at auction by commissioners for that purpose to be appointed by government; that the purchasers should pay down twenty *per cent.* of the purchase-money, and the rest by installments in the course of five years; that he should be obliged to clear five acres in the hundred every year after the first, under a forfeiture of five pounds for every acre deficient; that he should keep on the land a certain number of white-men or white women, proportioned to the number of acres, under a forfeiture for every one that should be wanting; and lastly that he should pay six-pence *per acre* quit-rent for all land that by the terms of sale he ought to clear *under the penalty of five pounds for every six pence unpaid.* Accordingly the lands were set up to sale by auction; and, excepting the district



district in St. Vincent's, claimed by the Caribs, all the cultivable Lands were in the course of six years sold to different purchasers who were the highest bidders. At first the lands sold very low, as the terms of sale were very discouraging: but, when it was intimated that a performance of the conditions would not be rigorously insisted on by government, the prices gradually rose, insomuch, that from twenty shillings, the price which lands sold *per* acre at the first sales in Tobago, they got up so high as twelve pounds *per* acre at the last sales; the rise of price in the other islands even exceeded that in Tobago. People were induced to bid so largely, by the settlements having begun to take place, and the great prospect there then was of the islands being properly supported under the protection of government, and by loans from the monied men here; till of late their expectations were not altogether disappointed; for, men possessed of money, who had no particular schemes of trade to pursue, lent large sums at the colony rate of interest, which is very high, to persons who had the courage to become adventurers in the settlement of those islands; and these last were rising into consequence and opulence, by the use of the riches of the former. Thus, two sets of men were increasing in wealth, by the cultivation of land, heretofore covered with woods, and of no use to the nation; while at the same time, they promoted the navigation, manufactures and commerce of the mother kingdom. But alas! what a sad reverse? By the late failures which have proved so fatal to the fortunes of the fatherless and widow, and so destructive to the

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credit of many traders in this great metropolis, money is become of such value here, that all the channels in which it used to flow to the colonies are stoped up; and the poor settler is left in the greatest distress. His land, which before procured and kept up his credit, and afforded him the most pleasing prospect of success, now is, as a mill-stone tied about his neck, likely to sink him to destruction. All the labour he has bestowed, and the money he has expended, is likely to be lost to him, and to the public, for want of that support and assistance which he expected in so arduous an undertaking. This is truly the case with those who have begun their settlements, and made some progress, but have not brought their plantations to perfection, nor are able to do so without further loans. Those who have settled plantations and are receiving returns, and those who have not yet begun, nor laid out any money on their lands, are in very different situations. The former of these two last classes may be said to have weathered the storm in which so many adventurers are likely to be shipwrecked, and are now enjoying the profits of a long and dangerous, but successful voyage. The last class, which is by much the most numerous, have been preparing to put to sea, in hopes of the like success, but now, finding their little barks too weak to stand the shock of the hurricanes and whirlwinds which they must encounter, rather abandon their bottoms to the mercy of the elements, than risque their small fortunes on an adventure which they cannot even hope to succeed in, without that help which they see withdrawn from those who are already

ready



ready embarked; and therefore, they think of other plans of business.

To be more particular, the number of those who have completely settled plantations in the new islands, is very small. There is not at this time, above the tenth part of the lands in those three islands, upon an average, under cultivation; and, of that tenth, there is, probably, one third belonging to persons who have not yet erected works, nor are able to do so unless assisted by loans: and I believe it will be allowed that no person, let his West-India property be ever so great, can raise any money at present in London, any other way than by selling annuities at a price which, unless a plague soon sweep off the annuitants, or their nominees, must prove ruinous to the planter; so that there is not the least prospect of being able to settle those islands by the means of any funds now within the British dominions: therefore, it may be said, that government has undertaken to settle those islands as sugar colonies, and yet, there is not, in the whole nation, the means of doing it. There is at present due from the purchasers of lands in Tobago to the crown at least sixty thousand pounds for installments, which ought to have been paid long ago; besides a much larger sum to become payable at a future time. Dominico, I'm informed, is even much more in debt to the crown, than Tobago. The lands that were sold at the last sales amount to an immense sum, of which very little has been paid: and, I believe most of the purchasers are unable to pay the installments that are to become due, and still more so



so to comply with the conditions of culture and settlement mentioned in their several deeds of sale and grants from the crown. The greatest part of the lands in the new islands must, therefore, revert to the crown, without being paid for, and must remain uncultivated, and useless to the nation, unless some means can be devised to procure loans to enable the purchasers of those lands to settle them. This leads me, my lord, to consider the policy of the law now moved for.

I take it for granted, that, should such a law pass, loans might be procured from foreigners, for the purpose of settling the new islands; because, I imagine, the gentlemen who are so active for the bill, would not give themselves the trouble they have done, unless they had great expectations of its having the desired effect. If it be urged, that there is no certainty of loans from foreigners, but that, on the contrary, a strong presumption arises against the probability of obtaining such loans, from the recent failures in Holland; I conceive no kind of argument against the bill can be drawn from that circumstance: For, if the bill should not have the effect which the patrons of it wish, it cannot be in any respect hurtful to the nation, or to any individual, but, after passing through a state of probation, will rest undisturbed, with the mouldering records of many former well intended, but ineffectual acts of the legislature. Upon a supposition, however, that the act should enable the planters to procure loans from foreigners to settle their plantations, I shall consider what the probable



probable consequences of such loans will be to the nation in general, and whether they may affect the individuals who are now forming themselves into a *phalanx* to make a stand against the bill or not?

I conceive, my lord, that the increase of money, by loans from foreigners, would have the most happy effects on our shipping, commerce, and manufactures. The African merchant, who now trembles on the arrival of every vessel in the trade, lest he should have no returns but bills to be protested, and shudders at the thoughts of another voyage, would then resume his former courage, and refit his now useless ships. The West India merchant, who, since the late failures in this great city, avoids the proprietors of lands in the new islands as pestilential, would seek their acquaintance, and send out his vessels with all kinds of merchandize, to answer the necessary and indispensable demands of the planter, in full hopes of receiving payment, in the usual course, and a loading of sugars in return. A great demand for all kinds of plantation utensils and implements would increase our manufactures; and, at the same time that hundreds of bold enterprizing subjects would be cultivating the rich and grateful soil of the plantations, thousands of poor persons would be employed here, in manufacturing for the colonists, and paid with the money so to be borrowed. It is conceived that such loans would not occasion any rise in the price of negroes, or utensils used in planting; for, should the law now in contemplation take place, numbers of merchants  
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who formerly traded to Africa with profit and advantage to themselves, but, have of late withdrawn from the trade, as dangerous and unprofitable, would again adventure with greater hopes of success than ever; many others too, who never before engaged in the African trade, would join them, by which means the number of negroes that would be imported into the new islands would be equal to the demand, and consequently prevent the price from rising to any hurtful degree. The manufactures, which the settlers would take off, could not, it is supposed, occasion any increase in the price of those articles. It is not right to fear that a great demand for all articles of commerce, and under all circumstances indiscriminately, would raise the value: A temporary call for a commodity, disproportioned to the quantity at market, will affect the price; but a regular and constant consumption, though increased at any certain epoch, will only be attended with a proportionable increase of produce, or manufacture, provided such produce or manufacture be capable of a proportionable increase, which, I am sure, every one will allow to be the case here. There is, therefore, no reason to apprehend an advance in the price of negroes, or manufactures; on the contrary, it is presumed, that as the planters will be enabled by foreign loans, to make more punctual and regular payments, they will be supplied better, and at a cheaper rate than they now are. The merchant and manufacturer, at present, as if dealing with an heir apparent in expectancy only, under the uncertainty of his being ever able to pay, increase their prices to the planter  
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in proportion to the risque they run of not being paid; which would not be the case, could the latter procure a loan sufficient to bring his plantation to perfection. The money that would be borrowed would immediately center and soon circulate in this kingdom: A great part of it would be applied to the payment of bills already drawn by the planter, which are now lying under protest; and the rest would find its way to the colonies in negroes and manufactures only. At present the settler, who is here in vain soliciting a loan, and who, though he has undismayed seen death in a thousand shapes beyond the line, yet sinks into a mere insignificant animal at the sight of his creditor, would then resume his proper dignity, and meet his agent on equal terms of mutual advantage and convenience. The revenue also, my lord, would by the means of such loans be considerably encreased.

I am informed, my lord, that two classes of men in this kingdom join in opposing the bill, from an apprehension that, should it pass into a law, their private and particular interests may be affected by it. One is, the rich proprietors of lands in the old islands, who now live in splendor, and with a princely magnificence, while their brethren between the tropicks spend their lives in toiling for a mere subsistence, alternately exposed to the scorching heats of the day, and the chilling damps of the night: The other is composed of the merchants who are West India agents. The first think, that should money be easily obtained from foreigners by the planters, the increase of sugar would be so great as to reduce



duce the price, and consequently lessen their yearly incomes. The last, who have long tasted the sweets of sugar-consignments, are apprehensive, that, should foreigners be enabled to lend money in the colonies, they would send agents to reside in London, and thereby supplant them. I conceive, my lord, that the fears of both are groundless, and that neither of them can be in the least degree hurt by any effect which the bill may have.

The produce of our colonies would, with the help of such loans be greatly increased, but then such increase would be gradual and slow. No man, let his industry and his fortune be ever so great, can make sugar from land in woods with any degree of advantage to himself, in less than four years; and it often happens, that, notwithstanding all the care and diligence that can be exerted, accidents and calamities incident to such undertakings prevent the planter for several years more from receiving the long wished for returns. The consumption of sugar is every day increasing in Europe and America, and it is thought will still continue to do so; it is therefore impossible that, even supposing loans should be got immediately upon the passing such a law, the price of sugar would be in any considerable degree affected. To illustrate this, we need only have a retrospect to the prices of sugar, and the quantity imported to London from the British West Indies, for seven years back, and attend to the progress which the new islands have made during that time. It appears by the entries in the custom house, that the quantity has  
increased



increased considerably every year, insomuch that the imports of 1771 exceed those of 1765 by 30,000 hogheads and upwards, of which a small quantity only has been exported; and yet the price of sugar varied but little during the whole seven years. The imports in 1772 have exceeded that of any former year; and though the price fell very considerably, yet it was not owing to the increased quantity at market, but principally to the failures of many considerable bankers and merchants, which caused a stop to paper circulation, and made money extremely valuable. Those who were possessed of real currency, taking advantage of the distress of some agents who were obliged to sell at all events, bought sugars at their own price, and consequently very low. This was not, however, peculiar to the article of sugar alone: the distresses of the times had the same effect on many other commodities. It was otherwise at Bristol, which was not affected by the bankruptcies of this place: there, sugars sold from 10 to 20 *per cent.* above this market. Many merchants there sent large sums to London, and bought sugars in order to be carried round, and others, together with merchants in Exeter, bought sugars and stored them, with a view to sell again, when the price should rise, and their schemes in general succeeded. I have authority from an eminent West India merchant in Bristol, to say, that he saw samples of sugar bought there for twenty nine shillings and six pence, in order to be carried round to Bristol, which, had they arrived, would have sold for forty shillings per hundred weight, but they were lost at sea. The



last summer having been very unfavourable to all kinds of English fruit, is another concurring cause of the fall of sugar. The increase of produce in the new islands has not, I may venture to affirm, been yet able to affect the price. Let us attend to the progress those islands have made for seven years back, during which time the planters have borrowed money with greater facility than they probably ever will be able to do again. Dominico and St. Vincents had a great deal of land cleared, and even plantations settled when the French gave up their pretensions to those islands. Tobago, altho' altogether in woods at that epoch, went on with amazing rapidity; and yet the whole produce of the three islands imported here, in this, the seventh year of their settlement as sugar islands, is not sufficient to sweeten the apple-pies and tarts made in England in one year. It is computed that nine thousand hoshheads of sugar *per annum* are consumed in that way, a quantity which has never yet been imported in one year from all the islands which are the objects of this bill: the principal part of the increased quantity of sugar for seven years past, has come from Jamaica and Granada, both which islands are brought to great perfection, and may be said to be in their prime: It is now high time that their younger sisters should be ushered into the world, and accomplished as children of the same parent. There is the greater reason for taking notice of these last, and giving them an opportunity of displaying the charms which nature has so bountifully bestowed on them, because some of their elder sisters are on the decline, and like decaying beauties, are  
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in vain endeavouring, by every possible art to supply the want of youth and bloom. It is certain that some of the old islands are daily falling off, and that Dominico is more adapted to the culture of coffee and cocoa than sugar; the additional quantity then, to be expected from the other two islands cannot be thought capable of influencing the market, when we consider the rapid increase of population in our American colonies, and that this article is now deemed, even by the very lowest class of the people, in the remote parts of Great Britain and Ireland, as a real necessary of life. The rich, who formerly made use of sugar, finding it greatly conducive to health, now daily encrease the consumption by various ways; and the poor substitute different innocent infusions sweetened with sugar instead of spirits and fermented liquors which they formerly drank to the destruction of their constitutions. Sugar is making its way too into the extensive empire of Russia, which, it is thought, will in a few years take off from us an immense quantity of that produce; so that the proprietors of estates in the old islands need not fear a diminution of the price, from any increase of produce in the new islands, which there is the greatest reason to believe will not keep pace with the increase of consumption. Sugar is, at this time, dearer than when our sugar colonies did not yield half the quantity they now do; a clear proof that our consumption has outrun our increase of produce.

I think it is not probable, my lord, that, in case this bill should pass, foreigners would



send over agents to settle in England for the purpose of receiving the consignments. Every planter will naturally apply to the house in London with which he is connected, or best acquainted, to procure a loan for him; such house will find out the proper channel through which a loan can be obtained; and the foreigner, who may be inclined to place his money out at interest, will inquire into the sufficiency of the merchant here, and the planter's ability to secure the principal and interest, without giving himself the trouble of enquiring where either drew the first breath. The greatest part of the money is expected from persons who either have retired, or are retiring from trade, and now only think of placing the wealth which they have acquired with the greatest safety and advantage to themselves: such persons will hardly ever send agents here, in order to receive the consignments; they would, by doing so, lose the benefit of a good collateral security. A foreign agent sent over here could afford none equal to that of an established house of reputation; nor would the planter chuse to let his effects go into the hands of one who may be a stranger to the business, lest he should suffer by ignorance, or inability in the agent. The very idea of security associated with that of a middleman of reputation in London, between the borrower and lender, is sufficient to exclude that of a foreign agent; and would occasion all the loans to be obtained without the interposition of any such person. It cannot be expected that any one mercantile house abroad will be able to draw from its own trade, and lend here,

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sums sufficient to procure consignments large enough to make a West-India agency an object worthy of notice: if any house of credit should be so inclined, and the commission on sales of sugars should be thought of importance enough to engage their attention, there is nothing in our system of laws to prevent their doing so now, without the aid of the intended act. There are at present a great number of foreign merchants resident amongst us, who have a right to be consignees of sugars, and connusees of judgments: and any foreigner that may come here properly recommended, may easily get naturalized, and can, then, take mortgages. But even should the bill, notwithstanding what I have above advanced, be thought to have a tendency to encourage foreign agents to come and reside here; so far is that from being a consequence to be guarded against, that, viewed in a national light, it will be considered as one of the greatest benefits that can be derived by the bill. Every measure, by which subjects of foreign states are encouraged to leave their own countries and settle here, has had the support of every friend to the nation, and has been attended with the most salutary effects. None would object to the present bill on that account, but avaricious men, who view every object through the contracted medium of their own interest. I hope, however, that your lordship, and the rest of the members of the British senate, will see the matter in its proper point of view, and not with the jaundiced eye of these interested opponents. The Dutch, should they settle here as West-India agents,



agents, would bring wealth, industry, and frugality along with them; all which we stand much in need of at present: and if, by means of the two last, they should make an addition to the first, among us, there is no reason to fear that they will return to Holland to spend it. No people, after some years successful residence here, are so easily weaned as the Dutch, from their own country; and none, I may add, make more loyal subjects, or more valuable citizens than they do in England.

It has been objected to this bill, my lord, that enabling the Dutch to lend money on West-India property would give birth to smuggling, and prevent the produce of the plantations from being sent to Great-Britain. There can be nothing more truly ridiculous than this objection. It is well known, that Great-Britain is by much the best market in Europe for sugar; and, therefore, it cannot be supposed that the planters would turn away from their natural and lawful market, and, merely for the sake of carrying on an illicit trade, smuggle to a worse. By the act of 12 Geo. II. chap. 30. and an additional act thereto, sugar can be legally exported in vessels of a certain tonnage, from the colonies directly to any part of Europe south of Cape Finisterre, and to any part north of that Cape, upon touching at Great-Britain; and yet no person I believe ever attempts to make a trial of the foreign markets, which under those acts may be lawfully resorted to.

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Thus I have, my lord, given, I hope, a full and satisfactory answer to the objections made to this bill. I must now beg leave to recall your lordship's attention to the present state of the sugar colonies, old as well as new.

Although the bill is objected to by the rich proprietors of lands in the old islands, whose overgrown fortunes enable them to live here in splendor, yet, I am very certain, that all those who reside in the West-Indies, to a man, would be very glad that such an avenue might be opened to loans as is intended by this bill. I have lived many years in one of the old islands, which is extremely populous and well cultivated, and, from my long residence and intimate acquaintance with the planters, I know the circumstance of their estates. It is very common for an industrious and frugal man, in the course of a long and laborious life, to acquire a valuable sugar plantation, which upon his death is generally left to his eldest son, paying certain sums to the younger children. One or two bad crops, after the father's death, brings the eldest son into this dilemma: he must either keep from the younger children the provision which their father intended them, which would be injurious and highly detrimental to them, or suffer the negroes and moveables on the estate to be sold to pay their legacies, which would be ruinous to him; for the land, when the stock is taken off, would be worth but little. He could not be relieved by selling his plantation, under such circumstances: for, in the West-Indies, plantations are seldom or ever sold for ready money.



money. The method is to make the payments by installments at distant periods, and very little money, if any at all, is paid down. The heir's only relief could be from a loan to pay the younger children's fortunes, for which he could give the security of the estate; and by that means, and none other, he could save his plantation, and set his brothers and sisters forward in the world. Formerly such loans could be easily procured: the merchants, if they had no money themselves, could borrow from others at a low rate, and lend to the planters at the colony rate of interest: but now, when paper circulation, and confidence is, in a great measure, at an end, and people possessed of money find such a field for using it to advantage at home, there is not a shilling to be borrowed for the use of the old islands in the usual way. I know several families who have been ruined, lately, in one of the old islands, who might have been now in happy circumstances could they have been seasonably assisted with loans; and many others are, at this time, on the brink of destruction, who possibly may be saved by the passing of this bill. The bad crops that have been made for several years past, in some of the old islands, have occasioned almost a general want of money, and the islands which were so fortunate as to make tolerable crops, have been lately visited by an hurricane, which has done immense damage to buildings and sugar-works. This cannot be repaired for a long time, and without borrowing considerable sums. The scene of distress which this exhibits, affords the planters, who are extremely rich, a prospect of raising  
still



still greater fortunes from the "ruin of others: but I hope the labours of the honest and industrious planter, who lives on the spot which he owns, will not be sacrificed to please and gratify the rich who live here.

The new islands contain extensive tracts of luxuriant fine soil, which are very improveable, but with large sums of money only, which the persons willing to settle have not, nor can obtain from their fellow-subjects here; and unless a civil war (which God forbid should ever again break out in these kingdoms) force men of fortune to leave their native homes, and seek an asylum in the colonies, it cannot be expected that wealthy persons should become settlers. I must observe also, that the present terms of settlement are not at all calculated to make these colonies flourish, nor does the almost total neglect of Tobago give any favourable impression of the disposition of government to that infant colony. The new islands, therefore, notwithstanding all the pains that have been taken, and the money that has been laid out in clearing them, must gradually dwindle, and at last cover themselves with their native woods, if government does not take them into its immediate favour and protection: and unless it can be said, that the ministry of king George III. are as attentive to colonization, and to the advancement of navigation, commerce, and manufactures, and consequently to the increase of the revenue, as these of king Charles II.

One thing more, my lord, I must beg leave to mention, which I think highly proper for  
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your lordship's consideration : The commission for selling the lands in the new islands commenced in 1764, and has been ever since kept on foot at the expence of *twenty thousand pounds per annum* to government, including the salaries of commissioners, of a receiver, secretary, surveyors, and negroes to attend them, and the travelling charges of the commissioners from one island to another, all payable out of the monies received for the lands. This commission has not, at present, any other object than the Caraib lands in St. Vincents, all the other lands having been already sold : and as the king's troops are now employed in expelling the Carraibs, it is presumed these lands may be easily sold, in the course of this year, when the commission would be fully executed : but, unless some means shall be contrived to procure loans to enable the purchasers of lands in the new islands to carry on their settlements, the commission will not be without objects for many years to come : for by much the greatest part of the lands already sold will revert to the crown, and must be sold a second time, though probably not for a sum sufficient to defray the annual expences of the commission.

I am,

My Lord,

Your Lordship's most obedient

Humble Servant,

A WEST-INDIA PLANTER.



